UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE: James L. Garland, Jr. and Marci Jo Garland,

Debtors,

James L. Garland, Jr. and Marci Jo Garland,

Movants,

V.

Peoples Natural Gas Company LLC, Bank of America N.A., Bureaus Investment Group Portfolio No 15 LLC, Capital One N.A., Cavalry I SPV LLC, Chase Card Services, Chase Mortgage, Citibank/Sears, Citibank/Best Buy, Citibank/Citgo Oil, Comenity Bank/Lane Bryant, Discover Bank, Discover Financial, eCast Settlement Corporation, Fair Collections & Outsourcing, First Commonwealth Bank, JPMorgan Chase N.A., Kohls/Capital One, Midland Funding LLC, PSECU, Portfolio Recovery Associates LLC, Quantum3 Group LLC, Synchrony Bank/Lowes, The Bureaus Inc., TNB-Visa/Target, Office of the United States Trustee, Ronda J. Winnecour Chapter 13 Trustee,

Respondents,

DEFAULT O/E JAD

Bankruptcy No. 16-20204-JAD

Chapter 13

Related To Doc. No. 40

ORDER OF COURT

Prepared by: Justin P. Schantz, Esq.

FILED 5/2/19 3:14 pm CLERK U.S. BANKRUPTCY COURT - WDPA BY THE COURT:

Jeffery A. Deller, Judge

Case 16-20204-JAD Doc 46 Filed 05/04/19 Entered 05/05/19 00:45:39 Desc Imaged

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re: James L. Garland, Jr. Marci Jo Garland Debtors Case No. 16-20204-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: culy Page 1 of 2 Date Rcvd: May 02, 2019 Form ID: pdf900 Total Noticed: 31

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 04, 2019.
                  +James L. Garland, Jr., Marci Jo Garland, 1017 Pizza Barn Road,
db/jdb
                                                                                                       Blairsville, PA 15717-4306
                  +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner,
                                                                                        225 North Shore Drive,
cr
                    Pittsburgh, PA 15212-5860
                  +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701

+Chase Card Services, Attn: Correspondence Dept, P.O. Box 15298, Wilmingotn, DE

+Chase Mortgage, 4615 Vision Drive, P.O. Box 24696, Columbus, OH 43224-0696

+Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, P.O. Box 790040,
14220831
14224503
14166815
                                                                                                       Wilmingotn, DE 19850-5298
14166816
14166817
                    Saint Louis, MO 63179-0040
                  +Citibank/Best Buy,
14166819
                                           Centralized Bankruptcy/CitiCorp Credit, P.O. Box 790040,
                    St Louis, MO 63179-0040
                  +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
14166818
                  St Louis, Mo 63179-0040
+Citibank/Citgo Oil, Citicorp Credit Services/Attn:Centralize, P.O. Box 790040,
14166820
                    St Louis, MO 63179-0040
14210551
                   ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14166823
                  +Fair Collections & Outsourcing, 12304 Baltimore Avenue, Suite East,
                    Beltsville, MD 20705-1314
14240239
                  +JPMorgan Chase Bank, N.A.,
                                                      Chase Records Center,
                                                                                   Attn: Correspondence Mail,
                  Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774

+The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

+Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV: P.O. Box 9475,
14166832
14166833
                    Minneapolis, MN 55440-9475
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/PDF: rmscedi@recoverycorp.com May 03 2019 02:34:42
                    Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
                     25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
                  +E-mail/Text: bankruptcy@cavps.com May 03 2019 02:29:06
14176363
                                                                                          Cavalry SPV I, LLC,
                    500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 03 2019 02:28:20
14166821
                                                                                                       Comenity Bank/Lane Bryant.
                    P.O. Box 182125, Columbus, OH 43218-2125
                   E-mail/Text: mrdiscen@discover.com May 03 2019 02:28:00
14173608
                                                                                            Discover Bank,
                    Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
                  +E-mail/Text: mrdiscen@discover.com May 03 2019 02:28:00
14166822
                                                                                            Discover Financial,
                    Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025
                  +E-mail/Text: bankruptcynotice@fcbanking.com May 03 2019 02:28:03
14166824
                                                                                                       First Commonwealth Bank,
                    601 Philadelphia Street, Indiana, PA 15701-3952
14166825
                  +E-mail/Text: bncnotices@becket-lee.com May 03 2019 02:28:07
                                                                                                 Kohls/Capital One,
                    P.O. Box 3120, Milwaukee, WI 53201-3120
                  +E-mail/Text: bankruptcydpt@mcmcg.com May 03 2019 02:28:46
14216050
                                                                                              MIDLAND FUNDING LLC,
                  PO Box 2011, Warren, MI 48090-2011
+E-mail/Text: bankruptcydpt@mcmcg.com May 03 2019 02:28:46
14166826
                                                                                              Midland Funding, LLC,
                    2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
                  +E-mail/Text: bankruptcynotices@psecu.com May 03 2019 02:29:14
                                                                                                   PSECU,
14166827
                    Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2019 02:35:31 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 235-E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2019 02:35:31
14166828
                                                                                          Norfolk, VA 23541
14166829
                   Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, No. E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2019 02:35:31
                                                                                                         Norfolk, VA 23541
14177371
                    Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
                  +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2019 02:46:22
Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541-1067
14166830
14222701
                   E-mail/Text: bnc-quantum@quantum3group.com May 03 2019 02:28:28
                    Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788,
                                                                                                       Kirkland, WA 98083-0788
                  +E-mail/PDF: gecsedi@recoverycorp.com May 03 2019 02:35:26 Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
14166831
                                                                                                                TOTAL: 16
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
```

TRMorgan Chaga Bank National Aggagiation

r JPMorgan Chase Bank, National Association

14166814 ##+Bank Of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Case 16-20204-JAD Doc 46 Filed 05/04/19 Entered 05/05/19 00:45:39 Desc Imaged Certificate of Notice Page 3 of 3

District/off: 0315-2 User: culy Page 2 of 2 Date Rcvd: May 02, 2019 Form ID: pdf900 Total Noticed: 31

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

system on May 2, 2019 at the address(es) listed below: Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association andygornall@latouflawfirm.com James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association bkgroup@kmllawgroup.com Jeffrey S. Golembiewski on behalf of Joint Debtor Marci Jo Garland jgolembiewski@yahoo.com, denisegole@yahoo.com Jeffrey S. Golembiewski on behalf of Debtor James L. Garland, Jr. jgolembiewski@yahoo.com, denisegole@yahoo.com Justin P. Schantz on behalf of Debtor James L. Garland, Jr. jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia no@my-lawyers.us;ekudlock@my-lawyers.us Justin P. Schantz on behalf of Joint Debtor Marci Jo Garland jschantz@my-lawyers.us,

no@my-lawyers.us;ekudlock@my-lawyers.us
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia

TOTAL: 9